



# Competitive rates for all your loan needs!

Annual Percentage Rate (APR) effective 9/1/2016 and subject to change without notice.

## Vehicle Loans

	Term	Rate	Payment per \$1000
<b>New Auto or Recreational Vehicle</b>	36 months	2.75% APR	\$28.97
	48 months	3.00% APR	\$22.13
	60 months	3.25% APR	\$18.08
	72 months	3.50% APR	\$15.42
<b>2012 - 2016 Used or Recreational Vehicle</b>	36 months	3.25% APR	\$29.19
	48 months	3.70% APR	\$22.45
	60 months	3.95% APR	\$18.39
<b>2008 - 2011 Used Auto or Recreational Vehicle</b>	36 months	4.50% APR	\$29.75
	48 months	4.75% APR	\$22.92
<b>All other used vehicle or secured personal loans</b>	36 months	4.95% APR	\$29.95

## Unsecured Loans

	Term	Rate
<b>Personal Loans (Unsecured)</b>	\$1000 - \$3000	12.00% APR
	Under \$1000	15.00% APR
<b>VISA Classic Credit Card</b>		13.90% <sup>APR</sup>

## Real Estate Loans

	Term	Rate	APR	Payment per \$1000
<b>Vacant Land Loans (Purchase or Refinance)</b>	3 year note**	4.05%	4.933%	\$29.55
	5 year note**	4.10%	4.643%	\$18.46
	7 year note	4.15%	4.546%	\$13.74
	10 year note	4.20%	4.485%	\$10.22
APR and monthly payments are based on \$50,000.				
<b>1st Mortgage Residential Real Estate Loans (Balloon Notes amortized up to 25 years)</b>	3 year note	3.80%	3.878%	\$5.17
	5 year note	3.85%	3.929%	\$5.20
	7 year note	3.90%	3.979%	\$5.22
	15 year note***	3.95%	4.029%	\$5.25
***Limitations may apply				

APR and monthly payments are based on \$100,000 amortized for 25 years.